

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

ADDITIONS/CHANGES TO OFFICE STRUCTURE FORM FDIC 8020/05 FOR COMMERCIAL BANKS, SAVINGS BANKS, AND U.S. BRANCHES OF FOREIGN BANKS

I. DEFINITIONS OF TERMS	2
A. FINANCIAL INSTITUTION WITH BRANCHES OR FACILITIES	2
B. BRANCH / OFFICE	2
C. DEPOSITS	2
II. DEFINITIONS OF COLUMN CATEGORIES	3
A. OFFICE NUMBER	3
B. CHANGE CODE	3
C. EFFECTIVE DATE	4
D. SERVICE TYPES	4
E. OFFICE NAME & PHYSICAL ADDRESS	5
F. CEN AND CONSOLIDATED OFFICE CODES	6
G. TOTAL DEPOSITS	6
III. FDIC INTERNET OPTION	7
IV. HOW TO COMPLETE THE SURVEY	8
A. IF NO ADDITIONS or CHANGES TO OFFICE STRUCTURE	9
B. IF OFFICE(S) ARE MISSING	9
1. De Novo (new) branches	9
2. Acquired Branches – P & A	10
3. Acquired Branches - merger, consolidation or absorption	10
C. REMOVE OFFICES FROM SURVEY	10
1. Office closings	10
2. Offices sold	11
3. Offices which are incorrectly reflected on the form	11
D. REVISIONS AND CORRECTIONS	11
1. Office relocations	11
2. Office title changes	12
E. CHANGE IN SERVICE LEVEL	12
F. CORRECTIONS	13
G. COMMENTS	13
H. AMENDED REPORTS	13
V. ADDITIONAL POINTS TO BE NOTED	13
VI. DISCLOSURE OF ESTIMATED BURDEN	14
VII. WHEN AND WHERE TO FILE COMPLETED REPORTS	14
VIII. AVAILABILITY OF REPORTS	14
IX. APPENDIX A – Change Codes	15

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB Control number.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

I. DEFINITIONS OF TERMS

A. FINANCIAL INSTITUTION WITH BRANCHES OR FACILITIES

A financial institution is, for the purpose of this survey, an FDIC-insured commercial bank or an FDIC-supervised savings bank which has a main office with one or more locations or facilities that are extensions of the main office of the financial entity.

B. BRANCH / OFFICE

For the Summary of Deposits (SOD), **a branch/office is any location, or facility**, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans granted. Some branches include, but are not limited to, brick and mortar locations, detached drive-in facilities, seasonal offices, offices on military bases or government installations, paying / receiving stations or units, and Internet and Phone Banking locations **where a customer can open accounts, make deposits and borrow money**.

A branch does not include Automated Teller Machines (ATM), Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals (CBCT), Electronic Fund Transfer Units (EFTU), and Loan Production Offices.

Summary of Deposits information is required for each insured office located in any State, the District of Columbia, the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands, and including any foreign country which has state equivalent federal benefits extended by treaty of an FDIC insured commercial, industrial, cooperative bank or FDIC supervised savings bank.

C. DEPOSITS

For Insured Banks and FDIC-Supervised Savings Banks, the definition of deposit is the same as in the Consolidated Report of Condition. The definition relates to deposits held, or accepted, by the reporting bank in its main office and in any branch located in any State, the District of Columbia, the Commonwealth of Puerto Rico, or any U.S. territory or possession which include but are not limited to Guam and the U.S. Virgin Islands. For a specific definition of total deposits refer to the instructions for the Consolidated Report of Condition. The face of the SOD worksheet shows the equivalent Report of Condition deposit liability items.

For Insured U.S. Branches of Foreign Banks, the definition of deposit is the same as in form FFIEC 002 Report of Assets and Liabilities. Refer to the Equivalent Report of Assets and Liability Item on the face of the survey form.

An Exception for FFIEC 031 Call Reporters: Financial institutions headquartered in the U.S. with offices in the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands must include deposits of insured offices as reported in the Consolidated Report of Condition, Schedule RC-O item 5a and 5b. If you have these deposits, your SOD totals will differ from your domestic office deposit totals on your Consolidated Report of Condition.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

II. DEFINITIONS OF COLUMN CATEGORIES

A. OFFICE NUMBER

The office number is assigned by the FDIC. **DO NOT CHANGE** the FDIC office number as provided with your location information. Check the office information carefully to insure that the total deposits being submitted for each branch correspond to the FDIC's office numbering system rather than office numbering systems that may be utilized by an individual institution. For branch locations that are missing, please add the office to the survey and assign a unique sequential office number beginning with 8000 (e.g. if you have five branches to add, number them 8000, 8001, 8002, 8003 and 8004).

B. CHANGE CODE

When there is a change in the status of an office or if you are adding an office to your institution list, please indicate the change/addition by utilizing the appropriate change code. This field should be populated only if you are adding additional offices or if you are changing current office information. ***You may use more than one change code per office if applicable. For example, if an office name and location has changed, please reflect change codes 510 and 520 in the change code column and reflect the corrected information on the form itself.***

You will find an expanded definition of each change code in Appendix A. The change codes available for use are:

450 CHANGE IN SERVICE LEVEL

510 CHANGE IN TITLE

520 CHANGE IN LOCATION

711 OFFICE OPENING

712 OFFICE PURCHASED

713 OFFICE ACQUIRED IN AN ABSORPTION, CONSOLIDATION OR MERGER

721 OFFICE CLOSED

722 OFFICE SOLD

998 DELETION

999 CORRECTION

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

C. EFFECTIVE DATE

Indicate the effective date of a change that requires submission of a Change Code. Paper filers should submit the effective date in the following format (CCYYMMDD). For example, November 1, 2004 would be 20041101. Internet filers should report the date in the following format (MM/DD/CCYY). It is not necessary to include an effective date for a correction (change code 999) or a deletion (change code 998). Effective date is optional for a change in service level (change code 450).

D. SERVICE TYPES

The following types of offices should have deposits reported:

11 - Full Service - Brick and Mortar Office –

Accept deposits, make loans, open/close accounts, loan officer on site, normal hours, full-time staff; may have safe deposit facilities on site. The site may be owned by the institution or may be leased by the institution.

12 - Full Service - Retail Office –

Accept deposits, make loans, open/close accounts, loan officer on site, normal hours, full-time staff, located in a retail facility such as a supermarket or department store; may have safe deposit facilities on site.

13 - Full Service - Home Banking –

Phone, PC or web site through which your customers can open accounts, apply for loans, make fund transfers into accounts and other types of electronic transactions. If an Internet web site, use the Internet address as the branch name. **Use the city, state, county and zip of your operations center that performs the back room operations associated with this activity.**

The following types of offices are normally included with your survey but deposits may be consolidated with another office.

22 - Limited Service - Military Facility –

Reflects an office which is operated on a military base for the sole purpose of cashing military and government payroll checks.

23 - Limited Service - Drive-Through/Facility Office –

Accept deposits and payments; however, may not offer other services. This may be branches own facility, located within a retail establishment or a detached drive-through branch.

29 - Limited Service - Mobile/Seasonal Office –

Branches open for a limited period of time during the week (e.g. located in a nursing home), seasonal (e.g. at a county fair) or that operate on wheels, travel to many locations and provide services such as opening accounts, accepting deposits and making loans. Mobile branches do not have a fixed location; therefore, they are normally recorded with the address of the main office.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

The following offices are included in your survey but normally are nondeposit.

21 - Limited Service - Administrative Office –

Reflects a management office. Accepts no deposits nor makes loans.

30 - Limited Service - Trust Office –

Conducts trust activities only. May have monies that are insured by the institution but have not been deposited into an account of an insured depository institution. The types of locations on the following page are not listed on the SOD survey and are not required to file on the SOD survey. Please modify the service level column and add change code 450 to the change code field if you should have any of the following types of offices listed on your survey with the wrong service level.

The following offices are not included in your survey. If you should find one of these types of offices in your survey it is because it is miscoded and you should request a change to the service level.

24 - Limited Service - Loan Production Office –

Processes loans and does not accept deposits.

25 - Limited Service - Consumer Credit Office -

Processes consumer credit loans.

26 - Limited Service - Contractual Office –

Affiliated institutions contract with one another to utilize the brick and mortar branches of another entity.

27 - Limited Service - Messenger Office –

These locations are used by courier services to make deposit drops. There is no retail customer intervention.

28 - Limited Service - Retail Office –

These types of facilities are located in retail establishments, or free standing kiosks that have limited customer service assistance (unstaffed), and provide most services through an ATM.

E. OFFICE NAME & PHYSICAL ADDRESS

This column includes the Office Name, Physical Address, City, State, Zip and County. If any portion of the address is incorrect, annotate corrections using the appropriate **Change Code** on page 3 of these instructions.

Please review the physical address for all branch office locations. The physical address should be the actual physical location of the branch office. Where ever possible, please do not use Post Office Boxes, mailing address other than the actual physical address, street names without actual number, intersections or any other general location.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

F. CEN AND CONSOLIDATED OFFICE CODES

ESTIMATION (CEN CODE 1)

When centralized bookkeeping or other conditions make it impossible to report exact figures, provide estimates. Show estimated office totals by placing a "1" in the CEN CODE column. It is not acceptable to perform estimation procedures that result in exactly the same deposit figure for each office.

CONSOLIDATION (CEN CODE 2)

Consolidation of accounts, or deposit data, for two or more offices is permitted only for drive-in offices, seasonal offices, military facilities, limited service mobile offices. **Consolidating/combining deposits of offices located in different counties is NOT permitted.** For a consolidated office, place a "2" in the CEN CODE column and a "0" in each deposit column. In the CONSOLIDATED OFFICE column put the FDIC office number of the office where the deposits are consolidated. Lines where deposits are reported should not show a CEN CODE "2" or CONSOLIDATED OFFICE number.

NONDEPOSIT OFFICE (CEN CODE 3)

For a nondeposit office, place a "3" in its CEN CODE column and a "0" in each column for deposit amount. Trust service offices and administrative offices are examples of nondeposit offices.

G. TOTAL DEPOSITS

Report the Total Deposits in each branch as defined in your respective June 30, 2006 equivalent Report of Condition items, or the equivalent Report of Assets and Liabilities item.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

III. FDIC INTERNET OPTION

In lieu of paper forms and instructions, each institution will be sent an individualized letter that will provide a User ID and PIN. The Summary of Deposits Internet option can be accessed through the SOD publication web site at www2.fdic.gov/sod. From the SOD web site, click on the "[Summary of Deposits](#)" Survey on-line link (see below):

<p style="text-align: center;">Bankers Note!</p> <p style="text-align: center;">Submit the 2006 Summary of Deposits Survey on-line</p> <p style="text-align: center;">2006 SOD FIL</p> <p style="text-align: center;">Review your current office(s) on our file</p> <p style="text-align: center;">To be notified electronically of Summary of Deposits updates, please subscribe to the Summary of Deposits using the FDIC's On-Line Subscription Service (see Bank Data Publications).</p>		
SOD Data Updates		
Data Availability	Last Update	Next Update
2006		October 2006
2005	June 1, 2006	
1994 through 2004	December 16, 2004	

Once you arrive at the login screen, enter your User ID and PIN. If you have not received your User ID and PIN, please contact the Data Collection and Analysis Section of the FDIC at 1-800-688-3342, SOD@fdic.gov or fax the request to 202-898-6952 or 202-898-8614. Below are instructions on how to complete the survey. These instructions have not changed. The on-line help includes instructions on how to complete the survey and how to navigate the Internet collection facility.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

IV. HOW TO COMPLETE THE SURVEY

Each financial institution, with more than one office, is required to complete the **SUMMARY OF DEPOSITS** survey. The survey lists the main office and each office, or facility, (as defined above) operating on June 30, 2006 that are included in our database. Each office should have an **FDIC assigned office number**. If you find an office missing, an office omission or an office correction, carefully follow the instructions in this section on how to complete the **SUMMARY OF DEPOSITS** form and the **ADDITIONS/CHANGES TO OFFICE STRUCTURE** form.

THIS IS A CLARIFICATION TO THE INSTRUCTIONS FOR THE REPORTING OF SOD DATA BY BRANCH OFFICE. INSTITUTIONS SHOULD ASSIGN DEPOSITS TO EACH OFFICE IN A MANNER CONSISTENT WITH THEIR EXISTING INTERNAL RECORD-KEEPING PRACTICES. THE FOLLOWING ARE EXAMPLES OF PROCEDURES FOR ASSIGNING DEPOSITS TO OFFICES:

- OFFICE OF ORIGATION OF THE ACCOUNT
- OFFICE WHERE THE DEPOSIT ACCOUNT IS MOST ACTIVE
- OFFICE ASSIGNMENT USED TO COMPENSATE BRANCH MANAGERS OR OTHERS
- OFFICE IN CLOSEST PROXIMITY TO THE ACCOUNT HOLDER'S ADDRESS

OTHER METHODS THAT LOGICALLY REFLECT THE DEPOSIT-GATHERING ACTIVITY OF THE BANK'S BRANCH OFFICES MAY BE USED. IT IS RECOGNIZED THAT CERTAIN CLASSES OF DEPOSITS AND DEPOSITS OF CERTAIN TYPES OF CUSTOMERS MAY BE ASSIGNED TO A SINGLE OFFICE FOR REASONS OF CONVENIENCE OR EFFICIENCY. HOWEVER, DEPOSIT ALLOCATIONS THAT DIVERGE FROM THE BANK'S INTERNAL RECORD-KEEPING SYSTEMS AND GROSSLY MISSTATE OR DISTORT THE DEPOSIT GATHERING-ACTIVITY OF AN OFFICE SHOULD NOT BE UTILIZED.

STEPS TO TAKE:

1. Review the list of branches for accuracy.
2. Make corrections using the user friendly Internet filing option or within your electronic software package per the following instructions.
3. Add additional branches using the tabs on the screen of the User friendly Internet filing option, or within your electronic software package per the instructions or on your SOD worksheet.
4. Enter deposits for each branch (in thousands of dollars).
5. Review your work to insure it is complete, and validate that total branch deposits equal total domestic deposits on your call report or the report of assets and liabilities.
6. Submit the survey on-line, mail in your form (paper filers only) or transmit it electronically.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

A. IF NO ADDITIONS or CHANGES TO OFFICE STRUCTURE

Fill in the following fields, as applicable.

Cen Code –

Complete this field if applicable, by place 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a nondeposit accepting location.

Consolidated Office –

If you use the cen code 2 (indicating an office's deposits are consolidated with another office), please indicate the office number where they are reported as consolidated. The consolidated office should be in the same county as the reported office. You can consolidate limited service offices into another office in the same county. Leave blank if the cen code is blank, 1, or 3.

Total Deposits –

List the applicable deposit total in thousands for each branch based upon the definitions provided to you.

B. IF OFFICE(S) ARE MISSING

1. De Novo (new) branches

(Includes branch locations purchased from another financial institution where there was not an underlying purchase of certain assets (i.e. loans) and assumption of certain deposit liabilities). For new branches complete the following columns as applicable.

Office Number - Add a unique sequential number beginning with 8000.

Change Code - Add change code **711** (Appendix A).

Effective Date –

Add the date the new branch first opened for business in mmddccyy format for Internet filers and ccyyymmdd format for paper filers. Any office which opens after June 30, 2006 can not be reported on this survey. Send notices of consummations of approved office openings to your primary regulator as required.

Service Type –

Please review the service type definitions of columns to determine the most appropriate service level of the branch (full or limited) and type of facility. Place the most appropriate code in the service type column. Refer to "Definitions of Terms".

Office Name and Complete Address –

List the branch name on the first column row; the actual physical street address on the second column row; the city, state abbreviation and zip code on the third row, as well as the FIPS assigned numeric county code.

Cen Code - Code as applicable.

Consolidated Office - Fill out as applicable.

Total Deposits - Provide total branch deposits.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

2. Acquired Branches – P & A

For branches added to your bank through purchase and assumption, please complete the following columns:

Office Number - Add a unique sequential number starting with 8000.

Change Code - Add Change Code **712**.

Effective Date –

Add the date the new branch was acquired in mmddccyy format for Internet filing and ccyyymmdd format for paper filing.

Service Type - Fill out as applicable.

Office Name; Complete Address; and Institution Name, City and State of Divesting Institution -

Fill out as outlined in B(1) on previous page. On the fourth row of this column, please add the institution name, city and state of the institution from which your institution purchased the branches.

Cen Code - Code as applicable.

Consolidated Office - Fill out as applicable.

Total Deposits - Provide total branch deposits.

3. Acquired Branches - merger, consolidation or absorption

If your institution has recently acquired another institution with more than five offices, and they are not reflected on your survey form, please contact the FDIC and we will update your **SUMMARY OF DEPOSITS** form after the merger transaction is processed. Otherwise, please follow the above instructions for acquired branches with the **exception** that the change code should be **713**.

C. REMOVE OFFICES FROM SURVEY

The following changes should be reported on your **SUMMARY OF DEPOSITS FORM FDIC 8020/05** or **electronic submission or filing**:

1. Office closings

If one of the offices listed on your form has closed and you have not notified your primary regulator of the closing, please fill out the following columns:

Change Code - The code to indicate an office closing is **721**.

Effective Date –

List the date the office effectively closed. For example, if your office was open on June 29, 2006 but as of the close of business that location was no longer an open office, the reported effective date of the closing is June 30, 2006. This date should be filed in mmddccyy format for Internet filers. In this instance, for the purposes of this survey, the branch is closed on June 30th and does **NOT** need to report deposits.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

However, if your branch was open on June 30, 2006 but ceased to operate as of close of business that day, the effective date of that transaction is July 01, 2006 and it will **NOT** be reported as an office closing in this survey. In this instance, the branch is open on June 30th and needs to report deposits.

DO NOT REPORT DEPOSITS FOR A CLOSED BRANCH. IF DEPOSIT ACCOUNTS ARE STILL ASSOCIATED WITH THIS OFFICE ON YOUR LEDGER, YOU SHOULD REPORT THOSE DEPOSITS WITH THE OFFICE THAT WILL BE SERVICING THOSE CUSTOMERS IN THE FUTURE.

Any closings that occur after June 30, 2006 should be reported to your primary regulator as required and not on this form.

2. Offices sold

- through the sale of certain assets and divestiture of certain deposit liabilities

Please complete the following columns:

Change Code - The code to indicate an office sold is **722**.

Effective date - The effective date of the consummation of the sale.

DO NOT REPORT ANY DEPOSITS FOR THIS OFFICE(S).

Please indicate in the "Comments" section of the blank Additions/Changes to Office Structure form, the institution name, city and state of the entity that purchased the office locations from your institution.

3. Offices which are incorrectly reflected on the form

If you find an office location on your list that has never been an office of your institution, this location should be deleted from your list. Enter Change Code 998 in the appropriate column to delete these offices.

D. REVISIONS AND CORRECTIONS

WHAT TO DO IF ALREADY EXISTING OFFICE INFORMATION SHOULD BE REVISED OR CORRECTED:

1. Office relocations

If an office of your institution has relocated and the revised office information is not on your survey, indicate the relocation in the following columns:

Change Code - The change code to indicate a relocation is **520**.

Effective Date - The date which this change is effective prior to July 1, 2006.

Office Name and Complete Address* -

Change any information that is incorrect and make the necessary corrections on the form itself.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

The complete address should be visible when complete. When making changes to the Main Office of the institution (office number 0000), please supply the approval from your primary federal regulator to relocate the charter of the institution to this location. The approval document should be faxed to Reports Analysis & Quality Control Section at 202-898-6952.

Cen Code - Code as applicable

Consolidated Office - Fill out as applicable

Total Deposits - Provide total branch deposits.

* Note: For main office interchanges with an already existing branch location, treat this scenario as both branches having been involved in a relocation.

2. Office title changes

Often, when there is an office relocation, there is also a change in the office title. If you simultaneously change the title and the address, make the necessary corrections on the form itself.

Change Code - The change code to indicate a title change is **510**.

Effective Date –

The date your office began using its new title. Enter the date in mmddccyy format for Internet filers.

Office Name and Complete Address –

Indicate the preferred office name. For locations other than your main office, we add branch to the title. For example, if you have a Valley Spring office, please refer to it as the Valley Spring Branch. The office number 0000 is always the Main Office of the institution. It should reflect the physical address of the location of the charter of your institution. The main office title will always default to Main Office. Please do not send in office name changes for the Main Office.

Cen Code - Code as applicable.

Consolidated Office - Fill out as applicable.

Total Deposits - Provide total branch deposits.

E. CHANGE IN SERVICE LEVEL

Please review the populated service type field that we have provided to determine that it accurately reflects the service level of the location. Refer to the Service Type definitions on page 3 to determine the meaning of each code. If a code is incorrectly assigned, please correct the code in the service level field. If you find an office that should not be on the survey because the service level is incorrectly identified, please code it correctly and report no deposits. The Change Code for change in service level is 450.

Reminder: Offices with "Service Type" 24 through 28 are not included on the SOD survey. If you believe one of these offices is coded wrong on the FDIC system and should be on this survey, please telephone 1-800-688-3342, and select the Summary of Deposits option.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

F. CORRECTIONS

If you find an error in the structure information of any one of your offices that has resulted from something other than the above reasons, please correct the information and use 999 in the change code field to identify corrected locations. For example, use change code 999 if you see a transposition of the street number, a misspelling of a street name, an incorrect county, an incorrect zip code, or if your office has the same location but has been renumbered by the postal service. For this option you are not required to use an effective date of the change. However, in the instance where there has been an actual change in service level rather than just a correction, please use the effective date of the change and change code 450 to indicate the difference between a correction and an actual change in service level.

G. COMMENTS

Report any notes concerning a specific office that would clarify the changes you are making to the Structure information. Please specify which office number the note is referencing. For offices sold which are indicated by a Change Code 722, please indicate the institution name, city and state of the entity which purchased the office locations from your institution. Also include all office numbers which are associated with this note. Any other change that requires explanation may also be placed in the "Comments" section.

H. AMENDED REPORTS

If you need to amend your report after you have submitted please make a copy of your report confirmation and cross out the erroneous information and provide the correct information. Once you have done this you may fax us your revised report to 202.898.6952 or 202.898.8614. You may also send notification of the revision to SOD@fdic.gov. Please be certain to include that this is an amendment in the subject box and include the institution name, certificate number and the office numbers of the office(s) that you are revising in addition to the revised information you are providing to us.

V. ADDITIONAL POINTS TO BE NOTED

- a. Report all amounts to the nearest thousand dollars.
- b. If you are filing your SOD electronically through a vendor, you will be receiving additional software instructions to assist you in the on-line preparation of your SOD form. However, the instructions prepared for all banks will need to be used in conjunction with any software instructions you may receive.
- c. If you are not filing electronically, complete and return the facsimile which can be found at http://www2.fdic.gov/sod/sod_frm_inst.asp. If filing electronically, do not return any hardcopy; the signature page should be maintained at the institution for regulatory review.
- d. Do not report planned and unplanned overdrafts as negative deposits; they are loans.
- e. Do not include hypothecated deposits.
- f. Deposits of an International Banking Facility (IBF) are considered deposits in foreign offices. Do not report them in the SOD survey.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

VI. DISCLOSURE OF ESTIMATED BURDEN

The estimated average burden associated with collecting this information is 3.0 hours per respondent and may vary from 15 minutes to 75 hours per respondent. Burden estimates include time for reviewing instructions, searching existing data sources, gathering and maintaining needed data, and completing and reviewing the report. Direct comments about this estimated burden, any other aspect of collecting the information, or suggestions for reducing the burden to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503 and to the Assistant Executive Secretary, Federal Deposit Insurance Corporation (FDIC), Washington, D.C. 20429.

VII. WHEN AND WHERE TO FILE COMPLETED REPORTS

Please submit your SOD through the established procedures provided by your software vendor, the FDIC internet option or on paper as early as possible but no later than **July 30, 2006**.

**FEDERAL DEPOSIT INSURANCE CORPORATION
REPORTS ANALYSIS & QUALITY CONTROL SECTION
550 17th Street, N.W.
Rm. F- 5061
Washington, DC 20429**

If you need assistance on the Summary of Deposits survey or the additions/changes to office structure, please telephone 1-800-688-3342, and select Summary of Deposits option.

VIII. AVAILABILITY OF REPORTS

The 2006 Summary of Deposits information will be available in mid October 2006 for public distribution. The information for all FDIC-insured institutions will be available on the Internet (www.fdic.gov). The site provides for search capability of branch deposits data geographically and/or by individual institution, custom market share reports, custom downloads, summary tables and charts and graphs.

To be notified electronically of Summary of Deposit data releases, the FDIC offers a no-cost subscription service on the FDIC's web site at <http://www.fdic.gov/about/subscriptions/index.html>.

Requests for magnetic tape/cartridge (entire universe) are also available from the National Technical Information Service (NTIS), a branch of the U.S. Department of Commerce. NTIS provides government banking and financial data files on magnetic tape, cartridge, and CD-ROM. The NTIS telephone numbers for ordering products are: 1-800-553-6847 or 703-605-6585. NTIS also has a web site: www.ntis.gov/fcpc.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

IX. APPENDIX A – Change Codes

CHANGE CODE 450 - If you modify the service level on an already listed office, please identify this change by applying code 450 in the change code field. Service level should identify the types of services banks offer such as full service or limited service, and the description of a branch such as brick and mortar, a retail facility (such as a supermarket or department store), drive through, mobile, seasonal, contractual, messenger, or Internet.

CHANGE CODE 510 - If you wish to change the **office** title of an existing branch, please identify this change by applying Change Code 510. The main office title, however, defaults to “Main Office”. An attempt to change a main office title will not be accepted by our database. If your **institution** title is incorrect, please fax the appropriate documentation to SIMS Staff at 202-898-3512.

CHANGE CODE 520 - If your bank has received regulatory approval to relocate an already existing office, please use code 520 to identify this type of change. If you are utilizing the SOD form as a formal notification of change in main office location, you must attach a copy of your approval to relocate your main office only. If you are correcting location information because of a typographical error or reassignment of a physical address by the postal service, use change code 999.

CHANGE CODE 711 - If your bank has opened a de novo office either by new construction, leased space or by purchasing already existing retail space, use this code to identify a newly established office that is not preprinted on your **SUMMARY OF DEPOSITS** form. Do not use 711 for offices purchased or acquired from another institution; these would be reflected as Change Code 712 or 713.

CHANGE CODE 712 - If your institution has entered into a purchase and assumption agreement with another institution which does not result in the dissolution of the target institution, you should use change code 712 to indicate that you acquired this location. This does not include new office(s) or office(s) acquired through merger(s). If your institution has acquired a large number of office locations (more than five) through purchase and assumption, and the office(s) are not listed on your survey form, please contact the FDIC so that we may reissue you a form with the acquired branches listed. Please be prepared to provide the consummation date, the name, city and state of the divesting institution and the offices acquired.

CHANGE CODE 713 - If your institution has entered into a transaction where the target institution ceases to exist, you should use change code 713 for offices not preprinted on your SOD form to indicate that you acquired this location by business combination. Do not include new offices or branches acquired through purchase of certain assets and assumption of certain deposit liabilities. If your institution has entered into a business combination that results in a very large acquisition of office locations which are not reflected in this list, please contact the FDIC so that we may reissue you a form with the acquired branches. Please be prepared to provide the consummation date of the transaction and the name, city and state of the home office of the target institution.

CHANGE CODE 721 - If your institution has decided to close certain branches that are still listed on the **SUMMARY OF DEPOSITS** form, please enter code 721 in the change code column. If you have recently been involved in a merger or purchase and assumption transaction but not all of the target institution's branch locations remain active, please use this code to inform us that these branches were closed immediately or soon after consummation of the underlying transaction which caused the office to be listed upon your form.

2006 SUMMARY OF DEPOSITS (SOD) SURVEY

CHANGE CODE 722 - If your institution has entered into a transaction in which it has divested itself of certain assets and certain deposit liabilities, please use change code 722 to indicate the offices which were sold as a result of this transaction. Indicate the name, city and state of the institution that purchased an office(s) from your institution in the comments section of the **ADDITIONS/CHANGES TO OFFICE STRUCTURE** form.

CHANGE CODE 998 - Please use this code to identify a location which is totally erroneous and never should have been on your list.

CHANGE CODE 999 - Report changes in data that stem from an error such as a misspelling or transposition of numbers. Also, include Postal Office street renumbering, county code errors or zip code redesignations in this category.